

CLASSIFICATION: BANK EXAMINER III

Class Code: 1033-27

Date Established: 07-01-50

Occupational Code: 7-2-4

Date of Last Revision: 08-09-13

BASIC PURPOSE: To analyze and interpret fiscal data of financial institutions of low to moderate complexity and to provide senior assistant level expertise in the planning and conduct of supervised examinations or special investigations of financial organizations.

CHARACTERISTIC DUTIES AND RESPONSIBILITIES:

- Examines financial institutions for compliance with state and federal rules and statutes, serving as Examiner-in-Charge with primary responsibility for the preparation of the confidential written report of examination.
- Conducts examinations on-site at the financial institutions' offices in New Hampshire and out-of-state. May also conduct examinations at the offices of the New Hampshire Banking Department.
- Conducts financial analyses, detecting financial trends and identifying areas of examination concentration, and evaluates financial institution management practices, policies and procedures.
- Resolves problems concerning the overall financial integrity of financial institutions and develops recommendations for remedying weaknesses or deficiencies encountered in the examination process.
- Meets with financial institution officials and/or boards of directors, counsels, and consultants and discusses findings of examinations, corrective programs, and commitments for correction of deficiencies.
- Supervises and trains Bank Examiner Trainees, Bank Examiner Is, and Bank Examiner IIs.
- Reviews all aspects of the examinations prepared by subordinate examiners and produces final report of examination, including conclusions and recommendations, collecting and loading information into the electronic files used to compile the report.
- Obtains and protects confidential financial institution data.
- Completes in-state and out-of-state training as required by supervisors.

DISTINGUISHING FACTORS:

Skill: Requires skill in analyzing and interpreting data, policy and procedures OR in using equipment in order to arrive at logical conclusions or recommendations.

Knowledge: Requires logical or scientific understanding to analyze problems of a specialized or professional nature in a particular field.

Impact: Requires responsibility for achieving major aspects of long-range agency objectives by planning short- and long-term organization goals, reviewing recommendations for procedural changes, and developing or revising program policies. Errors at this level result in incorrect decisions at an administrative level, and are detected subsequent to implementation in an overall evaluation process.

Supervision: Requires direct supervision of programs or of employees doing work which differs from the supervisor, including disciplining employees, solving personnel problems, recommending hiring and firing employees, and developing work methods. The supervisor in this position manages a working unit or section with responsibility for employee performance appraisal.

Working Conditions: Requires performing regular job functions in a controlled environment with minimal exposure to disagreeable job elements and little risk of hazard to physical or mental health.

Physical Demands: Requires light work, including continuous walking or operating simple equipment for extended periods of time as well as occasional strenuous activities such as reaching or bending.

Communication: Requires reviewing summaries and reports and making management level decisions to solve problems or to achieve work objectives as well as articulating and expressing those solutions and goals. This level also requires formal presentations of solutions and goals to employees and the general public to increase the responsiveness of the agency toward the demands of its client system.

Complexity: Requires evaluating a combination of wide-ranging job functions to determine work procedures, to solve problems, and to reach conclusions by applying analytical, technical, or scientific thinking. This level also requires planning policies and long-term strategies, drawing conclusions based on available criteria, and evaluating the effectiveness of program objectives.

Independent Action: Requires independent judgment in planning and evaluating work procedures and in supervising the development of professional, technical and managerial standards under administrative direction and according to broad departmental guidelines.

MINIMUM QUALIFICATIONS:

Education: Bachelor's degree from a recognized college or university with a major study in accounting, finance, business administration or economics with a minimum of nine (9) credit hours in accounting.

Experience: Four years' experience in the examination of financial institutions.

License/Certification: Eligibility for New Hampshire driver's license.

SPECIAL REQUIREMENTS:

1. Must be willing to expand knowledge of examining techniques and procedures through travel to continuing education courses and programs as they are available, both in-state and out-of-state. Must be willing to attend specialized bank examination schools as required by the Department and offered by the FDIC or other comparable agencies as determined by the Bank Commissioner.
2. Applicant must be a United States Citizen.
3. Must be willing to travel for work-related purposes in accordance with the Collective Bargaining Agreement, Department of Administrative Services Rules and Procedures, and Banking Department Rules and Procedures.
4. Must be able to lift fifty (50) pounds in order to transport examination materials and equipment.

RECOMMENDED WORK TRAITS: Thorough knowledge of the applicable laws, practices and procedures relating to financial institutions. Thorough knowledge of examination techniques, procedures and bank accounting systems. Ability to discuss on a professional level with bank management all difficulties encountered during the examination process. Ability to organize and prepare concise reports covering all phases of each examination. Ability to establish and maintain harmonious relationships with employees, bank executives and the public. Must be willing to maintain appearance appropriate to assigned duties and responsibilities as determined by the agency appointing authority.

DISCLAIMER STATEMENT: This class specification is descriptive of general duties and is not intended to list every specific function of this class title.